

**REMARKS/ARGUMENTS**

Applicants hereby traverse the outstanding rejections, and request reconsideration and withdrawal in light of the amendments and remarks contained herein. New claims 21-41 have been provided for consideration. Claims 1-20 have been canceled without prejudice. Claims 21-41 are pending in this application.

**Rejection under 35 U.S.C. § 103**

Claims 1-20 are rejected under 35 U.S.C. §103(a) as being unpatentable over O'Neil ('440).

Applicants have cancelled claims 1-20 and submitted claims 21-41 for consideration. Applicants respectfully assert that the current rejection has been rendered moot, and request that the rejection be withdrawn.

Applicants believe that new claims 21-41 more clearly define the invention and provide broader coverage than cancelled claims 1-20. Applicants further believe that new claims 21-41 contain limitations that are not taught nor suggested by the cited art. For example, claim 21 is a method that defines, at least, providing the personal information to a trusted party by the information source after authorization by the owner, wherein the trusted party is different from the owner; and providing the personal information to a requestor by the trusted party based on a sale policy that is controllable by the owner. As another example, Claim 34 defines a system that comprises, at least, a provide module that provides personal information of at least one owner in response to the request to the requestor based on the policy of the one owner, whereby the system is operated by a trusted party that is different from the one owner. In comparison, O'Neil discloses a trusted community of users, whereby the users can sell personal information to each other. Once the user is verified by the community, (see column 7, line 53 to column 8, line 14), the user can directly license their own personal information to another user (e.g. a marketing firm, see column 6, lines 60-64). Thus, O'Neil does not appear to teach or suggest all limitations of the new claims 21-41. Therefore, Applicants believe that new claims 21-41 distinguish over the cited art of record.

### CONCLUSION

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "Version with markings to show changes made."

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue.

Applicants respectfully request that the Examiner call the below-listed attorney if the Examiner believes that such a discussion would be helpful in resolving any remaining problems.

Applicants believe that \$18.00 due with this response. Please charge our Deposit Account No. 08-2025, under Order No. 10992073-1 from which the undersigned is authorized to draw. If any additional fees are due, please charge our Deposit Account No. 08-2025.

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV259594327US, in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on the date shown below.

Date of Deposit: January 15, 2003

Typed Name: Kristin Mattern

Signature: KMattern

Respectfully submitted,

By \_\_\_\_\_

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**Version With Markings to Show Changes Made**

**In the Claims**

Please cancel claims 1-20 without prejudice.

Please consider new claims 21-41 as follows:

21. (New) A method for selling personal information of an owner to a requestor comprising:

obtaining the personal information of the owner by an information source;

providing the personal information to a trusted party by the information source after authorization by the owner, wherein the trusted party is different from the owner;

providing the personal information to a requestor by the trusted party based on a sale policy that is controllable by the owner;

providing payment to the trusted party from the requestor; and

providing compensation to the owner from the trusted party.

22. (New) The method of claim 21, wherein the trusted party and the information source are the same entity.

23. (New) The method of claim 21, further comprising:

specifying the sale policy by the owner.

24. (New) The method of claim 23 wherein the specifying the sale policy comprises:

specifying attributes required of a requestor in order to receive the personal information.

25. (New) The method of claim 23 wherein the specifying the sale policy comprises:

specifying exclusions related to the selling of the personal information.

26. (New) The method of claim 21 further comprising:  
specifying the cost of the personal information by the owner; and  
wherein the providing the personal information to a requestor comprises selectively  
providing the validated personal information based upon the cost.

27. (New) The method of claim 26 wherein the providing the personal  
information to a requestor comprises:  
assessing the cost to a requestor submitting the request.

28. (New) The method of claim 26 wherein the providing compensation  
comprises:

crediting at least a portion of the cost to the owner.

29. (New) The method of claim 28 wherein the providing compensation  
comprises:

crediting an account associated with the owner.

30. (New) The method of claim 21 wherein the obtaining comprises:  
obtaining information related to credit card purchases, shopping habits, web browsing  
habits, assets, or finances of the owner.

31. (New) The method of claim 21 wherein the obtaining comprises:  
recording an indication of electronic purchases by the owner.

32. (New) The method of claim 21 further comprising:  
enabling the requestor to decline receipt of the personal information based upon a cost  
of the personal information; and  
wherein providing the personal information to the requestor comprises providing the  
personal information to the requestor if the requestor has not declined receipt of the personal  
information.

33. (New) The method of claim 21 further comprising:  
receiving a request to search for a particular owner having personal information for  
sale by the trusted party.

34. (New) A system for selling personal information of a plurality of owners to a requestor comprising:

a receive module that receives a plurality of personal information of the plurality of the owners from at least one information source;

a sale policy module that comprises a plurality of policies, each of which is associated with a particular owner, wherein each policy is controllable by the owner, and specifies a policy for the sale of the personal information of the owner;

a request module that receives a request from a requestor to purchase the personal information from at least one owner;

a provide module that provides personal information of at least one owner in response to the request to the requestor based on the policy of the one owner; and

a payment module that receives payment from the requestor and compensates the at least one owner;

whereby the system is operated by a trusted party that is different from the at least one owner.

35. (New) The system of claim 34 wherein the sale policy module comprises:

a module that specifies attributes required of a requestor in order to receive the personal information.

36. (New) The system of claim 34 wherein the sale policy module comprises:

a module that specifies exclusions related to the sale of the personal information.

37. (New) The system of claim 34 wherein the policy that specifies a cost of the personal information, and wherein the provide module further comprises a module that selectively provides the personal information based upon cost.

38. (New) The system of claim 37 wherein the provide module comprises:

a module that assesses the cost to a requestor submitting the request.

39. (New) The system of claim 37 wherein the payment module comprises:

a module that credits at least a portion of the payment to the at least one owner.

40. (New) The system of claim 34 wherein the receive module comprises:  
a module that receives information related to credit card purchases, shopping habits,  
web browsing habits, assets, or finances of the owner.
  
41. (New) The system of claim 34 wherein the receive module comprises:  
a module that records an indication of electronic purchases by the owner.